

**Information to identify the case:**

Debtor 1	<u>Michael A. Zurat</u>	Social Security number or ITIN	xxx-xx-4774
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer M. Zurat</u>	Social Security number or ITIN	xxx-xx-7246
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20442-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A. Zurat

Jennifer M. Zurat

6/16/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael A. Zurat  
Jennifer M. Zurat  
Debtors

Case No. 20-20442-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 16, 2025

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Zurat, Jennifer M. Zurat, 1012 Temple Road, Monaca, PA 15061-2844
15195983	Capital One/Cabelas, PO Box 3021, Salt Lake City, UT 84130

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Jun 17 2025 03:57:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PHINAMERI.COM	Jun 17 2025 03:57:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: PRA.COM	Jun 17 2025 03:57:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Jun 17 2025 03:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15202202	+ EDI: PHINAMERI.COM	Jun 17 2025 03:57:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
15282696	+ EDI: PHINAMERI.COM	Jun 17 2025 03:57:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15195979	+ Email/PDF: bncnotices@becket-lee.com	Jun 17 2025 00:29:46	American Express, PO Box 981537, El Paso, TX 79998-1537
15217982	Email/PDF: bncnotices@becket-lee.com	Jun 17 2025 00:30:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15195980	+ Email/Text: hildaris.burgos@popular.com	Jun 17 2025 00:11:00	Banco Popular de Puerto Rico, PO Box 366818, San Juan, PR 00936-6818
15195982	EDI: CAPITALONE.COM	Jun 17 2025 03:57:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15195981	+ EDI: CAPITALONE.COM	Jun 17 2025 03:57:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15214914	EDI: CAPITALONE.COM	Jun 17 2025 03:57:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Jun 16, 2025

Form ID: 3180W

Total Noticed: 42

15230446	EDI: CITICORP	Jun 17 2025 03:57:00	28272-1083 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15195984	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 17 2025 00:10:00	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
15195985	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 17 2025 00:18:22	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15229255	+ Email/Text: kburkley@bernsteinlaw.com	Jun 17 2025 00:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15195986	+ EDI: PHINAMERI.COM	Jun 17 2025 03:57:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
15195987	+ Email/Text: bankruptcy@huntington.com	Jun 17 2025 00:10:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15229896	EDI: JEFFERSONCAP.COM	Jun 17 2025 03:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15195988	+ EDI: JPMORGANCHASE	Jun 17 2025 03:57:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15216477	+ Email/Text: RASEBN@raslg.com	Jun 17 2025 00:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15221372	Email/PDF: resurgentbknotifications@resurgent.com	Jun 17 2025 00:29:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15195989	+ EDI: LENDNGCLUB	Jun 17 2025 03:57:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15260866	+ EDI: AISMIDFIRST	Jun 17 2025 03:57:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15195990	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 17 2025 00:10:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15220996	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 17 2025 00:10:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15479776	EDI: PRA.COM	Jun 17 2025 03:57:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15222712	EDI: PRA.COM	Jun 17 2025 03:57:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15195991	+ EDI: SYNC	Jun 17 2025 03:57:00	Paypal Credit Services, PO Box 960006, Orlando, FL 32896-0006
15195992	+ EDI: SYNC	Jun 17 2025 03:57:00	SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
15230017	^ MEBN	Jun 17 2025 00:01:57	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15196368	^ MEBN	Jun 17 2025 00:01:57	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15195993	EDI: CITICORP	Jun 17 2025 03:57:00	THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
15203341	Email/Text: bankruptcy@huntington.com	Jun 17 2025 00:10:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
15226963	EDI: AIS.COM	Jun 17 2025 03:57:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Jun 16, 2025

Form ID: 3180W

Total Noticed: 42

15195994	+ Email/Text: bankruptcy@webbank.com	Jun 17 2025 00:09:00	WebBank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336
15195995	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 17 2025 00:30:09	Wells Fargo Auto, PO Box 997517, Sacramento, CA 95899-7517
15219768	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 17 2025 00:29:55	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Debtor Michael A. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Jennifer M. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Danielle M DiLeva	on behalf of Creditor MidFirst Bank ddileva@kmlawgroup.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpd.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jun 16, 2025

Form ID: 3180W

Total Noticed: 42

William E. Craig

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8